

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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In re

RAVINDER SINGH
TIRATH KAUR

AFFIRMATION
PURSUANT TO
LOCAL RULE 1009-1(a)
Case No.: 18-44581

DEBTOR

-----X

RICHARD S. FEINSILVER, an attorney duly admitted to practice before this Court, affirms that the following is true under the penalty of perjury:

1. The debtor(s) filed a petition under Chapter 7 of the Bankruptcy Code, on August 8, 2018.

2. Filed herewith is an amendment to Schedules A/B and C previously filed herein.

3. Annexed hereto is a listing setting forth the specific additions or corrections to, or deletions from, the affected list(s), schedule(s) or statement(s). The nature of the change (addition, deletion or correction) is indicated for each creditor or item listed.

4. The following creditors have been added to the debtor's schedules: None

Dated: January 22, 2019
Carle Place, New York

s/Richard S. Feinsilver

RICHARD S. FEINSILVER
Debtor's Attorney

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X

IN RE:

Case No.: 18-44581

RAVINDER SINGH
TIRATH KAUR

APPLICATION TO
AMEND SCHEDULES

Debtor(s)

-----X

RICHARD S. FEINSILVER, an attorney duly admitted to practice before this court, hereby states the following to be true subject to the penalties for perjury:

1. I am the attorney for the debtor herein (collectively referred to as "Debtor").

2. The debtor(s) filed a petition under Chapter 7 of the Bankruptcy Code, on August 8, 2018. Since the filing of last amendment to the debtor's Chapter 7 Schedules originally filed in connection with this case, must be amended as follows:

Schedule A/B/C - Add Chase Bank Accounts and Exemption

3. The above amendments have been made to conform to the debtor's present financial situation.

WHEREFORE, debtor respectfully request that they be permitted to amend their Chapter 7 Schedules to include the above information.

Dated: January 22, 2019
Carle Place, New York

s/Richard S. Feinsilver

RICHARD S. FEINSILVER, ESQ.
Attorney for the Debtor

Fill in this information to identify your case and this filing:

Debtor 1	Ravinder Singh		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Tirath Kaur		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK			
Case number _____			

☐ Check if this is an amended filing

Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
- ☐ Yes

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☒ No
- ☐ Yes. Describe.....

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No
- ☐ Yes. Describe.....

Debtor 1 **Ravinder Singh**
 Debtor 2 **Tirath Kaur**

Case number (if known) _____

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☒ No
☐ Yes. Describe.....

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☒ No
☐ Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$0.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes..... Institution name:

Checking/Savings
 17.1. 2147/5860

Chase

\$1,500.00

Debtor 1 **Ravinder Singh**
 Debtor 2 **Tirath Kaur**

Case number (if known) _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Debtor 1 **Ravinder Singh**
 Debtor 2 **Tirath Kaur**

Case number (if known) _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....
30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..
31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims
☒ No

☐ Yes. Describe each claim.....
35. Any financial assets you did not already list
☒ No

☐ Yes. Give specific information..
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$1,500.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**
☒ No. Go to Part 6.

☐ Yes. Go to line 38.
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?
☒ No. Go to Part 7.

☐ Yes. Go to line 47.
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

Debtor 1 **Ravinder Singh**
 Debtor 2 **Tirath Kaur**

Case number (if known) _____

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$0.00
56. Part 2: Total vehicles, line 5	\$0.00	
57. Part 3: Total personal and household items, line 15	\$0.00	
58. Part 4: Total financial assets, line 36	\$1,500.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$1,500.00	Copy personal property total \$1,500.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$1,500.00

Fill in this information to identify your case:

Debtor 1	Ravinder Singh		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Tirath Kaur		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)	_____		

☒ Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description: Line from <i>Schedule A/B</i> :	_____	<input type="checkbox"/> _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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IN RE:

RAVINDER SINGH
TIRATH KAUR

Case No.:18-44581

Debtor(s)

CHAPTER 7
AFFIRMATION OF SERVICE

-----X

The undersigned attorney, duly admitted to practice before this Court, affirms the following to be true under the penalties of perjury:

1. That he is the attorney for the debtor in the instant case.
2. That on the 22ND day of January 2019 your affiant served a true copy of the within Amended Schedules upon:

David Doyaga, Esq., 26 Court Street, Brooklyn NY 11242
All creditors and other parties in interest to whom notice is required pursuant to BR 2002.

the address(es) designated by said attorney and party for that purpose by depositing a true copy of same to each attorney and party, enclosed in a post paid properly addressed wrapper, in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York.

Dated: January 22, 2019
Carle Place, New York

s/Richard S. Feinsilver

RICHARD S. FEINSILVER

bel Matrix for local noticing
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se 1-18-44581-ess
stern District of New York
ooklyn
e Jan 22 11:59:17 EST 2019

271-C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1801

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

RCLAY
BOX 13337
ILADELPHIA, PA 19101-3337

BOA HOME EQUITY
4909 SAVARESE DRIVE
TAMPA, FL 33634-2413

BOA HOME LOANS
BOX 15222
WILMINGTON, DE 19886-5222

)CAPITAL ONE
BOX 30285
LT LAKE CITY UT 84130-0285

CITI CARDS
PO BOX 6241
SIOUX FALLS, SD 57117-6241

CITI CARDS
PO BOX 6500
SIOUX FALLS, SD 57117-6500

MMENITY
K 659584
N ANTONIO, TX 78265-9584

CREDIT ONE
BOX 98873
LAS VEGAS, NV 89193-8873

DISCOVER
BOX 3025
NEW ALBANY, OH 43054-3025

S
K 4499
AVERTON, OR 97076-4499

HOME DEPOT - CITI
BOX 6497
SIOUX FALLS, SD 57117-6497

HSBC
95 WASHINGTON STREET
BUFFALO, NY 14203-3006

BC
K 5255
ROL STREAM, IL 60197-5255

KOHL'S
BOX 2983
MILWAUKEE, WI 53201-2983

MEDALLION FUNDING CORP
437 MADISON AVENUE
NY, NY 10022-7015

VIENT
K 9635
LKES BARRE, PA 18773-9635

OLD NAVY
BOX 960017
ORLANDO, FL 32896-0017

Office of the United States Trustee
Eastern District of NY (Brooklyn Office)
U.S. Federal Office Building
201 Varick Street, Suite 1006
New York, NY 10014-9449

RICHARDS - GE
K 965036
LANDO, FL 32896-5036

PENTAGON FCU
BOX 1432
ALEXANDRIA, VA 22313-1432

PINNACLE FCU
135 RARITAN CENTER PKWY
EDISON, NJ 08837-3625

y Pal - Bill me Later
K 105658
lanta, GA 30348-5658

Pay Pal - GE
BOX 105658
Atlanta, GA 30348-5658

Pay Pal - GE
BOX 960080
Atlanta, GA 32896

ARS - CITICARDS
K 9001055
UISVILLE, KY 40290-1055

SYNCHRONY/GE CAPITAL
BOX 965036
ORLANDO, FL 32896-5036

TARGET
BOX 660170
DALLAS, TX 75266-0170

US BANK
 BOX 5229
 NCINNATI OH 45201-5229

David J. Doyaga
 26 Court Street
 Suite 1601
 Brooklyn, NY 11242-1116

Ravinder Singh
 79-50 265th Street
 Glen Oaks, NY 11004-1323

chard S Feinsilver
 e Old Country Road
 ite 125
 rle Place, NY 11514-1845

Tirath Kaur
 79-50 265th Street
 Glen Oaks, NY 11004-1323

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

NK OF AMERICA
 K 982235
 PASO, TX 79998

CAPITAL ONE
 15000 CAPITAL ONE DRIVE
 RICHMOND, VA 23238

US BANK
 PO BOX 790408
 ST LOUIS, MO 63179

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ilable recipients	34
passed recipients	0
tal	34